

# AFOS Sponsors a Value-oriented, TVET-themed Exposure Visit to Germany for Agriculture Industry Stakeholders in Nigeria

# AFOS

Foundation For Entrepreneurial  
Development Cooperation

NO. 27 | QUARTER 2, 2023 | VOL.5



*May 13 – 21, 2023, AFOS-NIG INGO, in collaboration with the Microfinance Agricultural Learning & Development Center (MLDC), led a delegation of Agric-industry stakeholders from Nigeria on an exposure visit to Germany on the topic of Technical and Vocational Education and Training (TVET)*

In Nigeria, the microfinance and agricultural sectors face significant capacity development challenges that undermine the sectors' potential impact. AFOS Nig. INGO recognizes that these sectors must undergo transformation to improve overall efficiency and effectiveness.

Thus, collaborating with the Microfinance Agricultural Learning and Development Centre (MLDC), an Agricultural Training Center (ATC) was established as a knowledge hub for agricultural learning, especially TVET.

Around the world, TVET is recognized as a partway that delivers the vocational skills and technical knowledge essential for agricultural, commercial, and economic development.

In this light of development, capacity building and training advancement, AFOS facilitated and sponsored a TVET-themed exposure visit to Germany for stakeholders within the agricultural sector to further enhance and improve its project activities within the sector.

## INSIDE THIS ISSUE

Designed for TVET and Agric Industry Growth in Nigeria (Pg.2)

Insights Drawn from the Study Tour (pg. 3)

## Other project activities in Q2

- A Microinsurance Company is Established (pg. 5)
- Workshop on Microinsurance Product Development Pilot Run (pg. 5)
- Supporting Nigerian Agric Industry Regulators in NOS Development (pg. 7)
- Measurable Progress – Updates from the SHF & Microfinance Projects (pg. 7)
- AFOS Aquaculture Linkage Initiative (pg. 8)
- 8<sup>th</sup> Annual Symposium of the Nigerian Microfinance Platform (pg. 9)

**Cover picture:**  
*Delegates' first stop - the Limburg Cathedral.*

## Designed for TVET and Agric Industry Growth in Nigeria

Designed and facilitated by AFOS Foundation in collaboration with the MLDC, the objective of the program is to expose Nigerian practitioners to modern agricultural practices, new technology and innovations in agriculture which will facilitate linkages and future collaborations between stakeholders from the Nigerian agricultural sector and best practice institutions in Germany. The program provided a learning experience as delegates enjoyed knowledge exchange and an opportunity for the agricultural giants & other stakeholders to establish contacts for future collaboration and partnership with top German institutions for sustainability and best practice.

This exposure trip provides direction in the MLDC-ATC's journey of becoming recognized in Nigeria and beyond as the hub of skills, capacity development and professionalism in the microfinance and agricultural sectors, most especially in championing Technical and Vocational Education and Training (TVET) within the agriculture industry in order to develop a skilled industry workforce that will drive sustainable and efficient food production in Nigeria.



Delegates visit the Federal Institute for Vocational Training, Bonn



Delegate with representatives of the Farmers and Wine-growers Association, Koblenz.



Students and tutors at the Agricultural Training School, Cologne



Visit to Haus Bollheim organic farm in the village of Zülpich.



Visit to the Chamber of Commerce and Industry, Cologne



After an educative and interactive session with the German Investment and Development Company, Cologne

During this educational tour, 18 delegates visited and interacted with 7 top rated organizations in Germany comprising of training & education institutions, farmers' associations, chamber of commerce, microfinance institution and an organic farm. Specifically:

- Bundesinstitut für Berufsbildung (Federal Institute for Vocational Training), Bonn.
- Bauern- und winzerverband (farmers and winegrowers association), Rheinland-Nassau, Koblenz.
- Maschinenring Erft, Bahnhofstrabe, Norvenich.
- Chamber of Commerce and Industry, Cologne.
- Microinsurance Network
- Organic farm with the name, Haus Bollheim in the village of Zülpich.
- Deutsche Investitions- und Entwicklungsgesellschaft -DEG (German Investment and Development Company), Cologne.

AFOS projects in Nigeria is right now focusing on vocational training. We are collaborating with the public sector to establish three vocational profiles within the agricultural poultry sector.



The delegation represents partners from the poultry sector, the Poultry Association of Nigeria (PAN), Nigeria Association of Chambers of Commerce, Industry, Mines, and Agriculture (NACCIMA) both at national and regional level, the Nigerian Institute of Animal Science (NIAS), the representative from the Federal Ministry of Agriculture and Rural Development (FMARD), as well as delegates from AFOS Foundation and MLDC.

The program engendered robust discussions which are expected to lead to future exchanges, and collaborations wherever possible.



## Insights drawn from the study tour



### *Multi-stakeholder cooperation to TVET management yields economic gains*

The Federal Institute for Vocational Training (Bundesinstitut für Berufsbildung BIBB) is the reference point for Vocational Education and Training (VET) policies in Germany. The Institute also pilots model projects to further develop and improve the quality of TVET as well as to

increase participation in TVET.

BIBB is responsible for providing VET statistics, as well as regulation of TVET certification. When founded by the government in 1970, it was decided that the stakeholders from the private sector would play an important role in governing the institute, and that is basically achieved through the board. The board is comprised of 3 groups with equal votes: representatives from the employers in Germany – the ones who implement vocation training, the trade unions who represents the trainees in the dual ecosystem, the federal government or central government, as well as the federal states. Both the federal government, and the 16 federal states in Germany, have a certain role in dual VET.

The board is a very important organ of the institute, providing recommendations of good practice as the opinion of the main stakeholders and as defined by the law. Although having equal votes, it is general practice that all decisions are made with a consensus principle, so that no basic decisions are made against the will of one of these three groups. So, no basic decisions regarding TVET are taken against the will of the trade unions, against the will of the employers, against the federal government or against the state governments. This principle of multi-stakeholder cooperation, where the government, employers and employees, act together is a major principle of dual TVET in Germany which also operates at the local levels in TVET. This has yielded measurable economic gains for the country.

### *Chambers are more efficient when responsibilities are unbundled*

At present, Germany has about 350 qualified job professions which is often reviewed and managed by the chambers. Every profession is organized by one chamber, so there is the Chamber of Agriculture controlling activities that relate to the apprentices in agriculture with about 24– 26 professions, the Chamber for Commerce & Industry deals with commerce and office administration and is responsible for about 190 job professions in Germany, likewise the Chamber of Crafts has its own specific roles and TVET professions in Germany.



*Industrie- und Handelskammer – Chamber of Industry and Commerce (CCI), is a point of contact for any questions before, during, and after training. The CCI Cologne is the fourth biggest CCI in Germany with about 25,000 vocational training contracts in 170 professions, having about 145,000 member companies out of which 6,000 companies are participating in the dual vocational training.*

All business establishments, irrespective of size, count as a company and are registered under a chamber. So, every company is a member of a chamber. The chambers, in their respective roles, have a mandate by law to carry out support and monitoring roles towards the companies and trainees. This includes regular appraisal of the companies to ascertain the companies that qualify to participate in the dual vocational training system, mediating between trainees and the companies, registering of training contracts, organizing all examinations and certificates issuance.

## *Technical and vocational education and training is a viable system for youth empowerment and economic stability.*

The Dual Vocational Education and Training is a two-year training program that allows trainees get certified training while earning income. One part takes place in a vocational school and the other part is an apprenticeship at a company. The theory part of the training can be directly applied in practice in the company. The dual education and training system is flexible and structured with detailed curriculum listed in the education regulation for each profession. Above all, trainees are expected to put acquired knowledge to practical use, because, as a full-fledged employee, trainees will later have to manage their own projects within the company where they receive training.

Following the dual system training, trained youths have a variety of prospects. They could advance within the company or pursue further education to gain a higher certificate. Their prospects are versatile, as they remain attractive for employment. With dual training and education, Germany equips its youths for the labour market and to develop their own business.



*70% of the training is received in the company doing real work as apprentices, while 30% is carried out in the classroom at the training schools.*

### *Benefits*

For the companies, the dual vocational training system means occupation for every need, consistent supply of qualified employees at medium to low recruitment costs and a productive performance of trainees in their own individual projects. For the trainees, it means labor market relevant training, security employment, and the acquisition of professional and social competence. Whereas for the government, it means the financial relief of public budgets through the massive contribution from the private sector, resulting in very stable, relatively low youths' unemployment rate which is below 10% in Germany because this training system offers occupations and career path for youths from all school types.

### *Private sector and public sector partnership yields tremendous results.*

The German dual vocational system is governed by two groups, **the economy**, and **the government**. The economy, made up of the employers in the unions and the chambers, takes care of the practical aspect of the system, whereas the government concentrates on the theoretical aspect. The employer and the unions are the biggest and most important organ because they contribute about 90% towards financing the dual VET system. This includes the salaries of the apprentices, salaries of trainers, and everything the apprentice needs to succeed in the training. This is the reason why the economy is given so much power to support the system.



The employer and the unions make recommendations for the renewal of more or the modernization of existing occupations, facilitates the development of new training regulations using authorized experts, initiate discussions about wage agreements etc. The chambers, on the other hand, consult with all the stakeholders.



### A microinsurance company is being established on the platform of the AGRAR Project in Nigeria

The NMP Microinsurance company is set up to pioneer effective microinsurance and risk management solutions for those at the bottom of the pyramid. Working with microfinance banks across the nation, the company is billed to offer innovative risk management solutions that protect and enhance the socio-economic wellbeing of small businesses, micro-entrepreneurs, and smallholder farmers.



With support from AFOS Foundation, and in collaboration with the National Insurance Commission (NAICOM), BAA consult, and Cornerstone Insurance Plc, the Nigerian Microfinance Platform (NMP) is set to address the issues of risk management, asset protection and sustainable development within the informal sector, with particular focus on micro and small businesses.

### May 23, 2023 – Workshop on Microinsurance Product Development Pilot Run



This workshop marks an important milestone in our microinsurance journey. It is a meeting of various stakeholders consisting of microfinance banks, NAICOM as regulator, Cornerstone Insurance Company as underwriter as well as the National Association of Microfinance banks (NAMB), MLDC and AFOS foundation.

The workshop focused on 3 main topics; a review of the NMIC's product offerings to ensure that there are no ambiguities, a consideration of regulatory policies around selling these products, and a strategic look at the market development imperatives that will support the project. In particular, it emphasized on how to support participating microfinance banks to develop the market for microinsurance products in their respective environments.



identify possible challenges and walk through these together whereas the microfinance banks are at the center stage to pilot microinsurance, to develop the market and sell these products to their agriculture and SME customers.

### Goodwill Message delivered by the National Insurance Commission –NAICOM

*This workshop marks an important milestone in our pursuit of financial inclusion. Microinsurance holds the potential to empower individuals and communities, provide them with the necessary resilience and support to navigate through uncertainties and risks they face daily. It serves as a critical tool to safeguard income and assets of those income earners in our society, promotes sustainable development and foster economic growth at the grassroots level.*

*Our pilot product launched with the aim of testing the ability and impact of microinsurance with the intension to create solutions tailored to the needs of the underserved has yielded invaluable insights and lessons that will guide us as we move -*

Our microinsurance journey started in 2021 when a conceptualization workshop was held with various microfinance banks with the participation of key stakeholders - NAICOM, NAIC, CBN, NDIC and Cornerstone Insurance Plc. Subsequently, 185 microfinance banks in all 6 geo-political zones in Nigeria received training on the topic - Microinsurance Product Development. The engagement with Cornerstone Insurance Company has been from the conceptualization stage where they actively participated in the workshop, the product development, and the training of microfinance banks.

While NAICOM will continue to provide regulatory supervision, Cornerstone Insurance Company and NMP will walk together to



*forward. It has been a collaborative effort with the NMP, AFOS Foundation, Cornerstone Insurance, BAA Consult and other technical support providers.*

*One of the key lessons learned is that trust is the bedrock on which the entire microinsurance ecosystem thrives. It is essential to establish trust between insurers and policy holders, trust in the reliability of claim settlement processes and trust in the transparency of product offerings.*

*Microinsurance solutions must be consumer centric, designed with the customer at the center, considering their needs, preferences, and understanding of risk. We must invest in financial literacy and awareness programs to ensure that individuals are equipped to make informed decisions about insurance and effectively utilize the benefits it provides.*

*The microinsurance pilot project has demonstrated the transformative power of inclusive insurance, it has shown that through collaborations, innovations, and deep commitment, we can build a more resilient and equitable society.*





### AFOS Supports Nigerian Agric Industry Regulators in NOS Development

Working with the National Institute for Agricultural Science (NIAS), the National Board for Technical Education (NBTE) and our key Agric industry partners, AFOS is supporting the development of various National Occupational Standards (NOS) for the poultry profile. This collaborative relationship which commenced in 2021 is in line with a key outcome of our AGRAR Phase 2 project, which is to develop institutionalized dual vocational trainings in the Nigerian agriculture industry with recognized benefits for trainees and companies. As a segment of the project outcome, 120 employees from partnering agro-allied industries will be trained as Quality Technicians, Livestock Technicians and Poultry Mechanics.

At a recent National Occupational Standards (NOS) Documents Review and Critiquing Workshop for NOS Poultry Quality Levels 3-4 and Poultry Mechanics Levels 2 - 3, AFOS participated prominently drawing along our Agric industry partners. The workshop also had in participation, key regulators of the Agric industry - NIAS, NBTE, NIFST, NIAE, as well as the Poultry Association of Nigeria (PAN), and training providers already working with us on TVET project.

The result is a critiqued NOS for both profiles. These documents will henceforth be subjected to a validation workshop later. Thereafter it will be ready for use for training delivery and assessment.



*At the (NOS) Documents Review and Critiquing Workshop held at the Kakanfo Inn and Conference Centre, Ibadan on 13<sup>th</sup> - 16<sup>th</sup>, June 2023.*



### Measurable progress—updates from the Smallholder Farmer & Microfinance projects

**136 loan officers/branch managers** from 62 Microfinance banks across Nigeria have received **intensive training on agricultural financing**, e-learning modules are currently being developed.

Lagos: 23 participants from 13 banks (pilot run)  
Ibadan: 21 participants from 13 banks (roll-out)  
Abuja: 23 participants from 7 banks  
Owerri: 41 participants from 18 banks  
Kano: 28 participants from 11 banks

Next training is scheduled to commence in Calabar on July 31<sup>st</sup>, 2023.



*AFOS/Frankfurt School Agric-finance training, Kano May 1<sup>st</sup> – June 16<sup>th</sup>, 2023.*



# AFOS

Aquaculture Linkage Initiative

Maya/Adamo Smoking Hub

*Taste the  
Fresh Difference*



Powered by: The AFOS Foundation for Entrepreneurial Development Cooperation

## Aquaculture Linkage Programme Inaugurates 5 Smoking Hubs Across Locations in Lagos State

A total of 20 smallholder farmers (SHFs) in aquaculture have benefited from the AFOS Linkage initiative. The programme aims to empower SHFs to improve both the value and shelf life of their products thereby gaining considerable control towards product pricing, especially with perishable agricultural products.

Participants in this initiative are drawn from the SHF-beneficiaries of the AFOS Covid19 Equipment Financing Scheme in 2021, where 235 farmers from the aquaculture, poultry and crops value chains received farming equipment to support food production during the pandemic. Thus, this programme is linking beneficiaries of AFOS-financed fish smoking kilns to other fish farmers within their community with no fish drying equipment, serving as fish drying centres for all small farmers within its locality. So far, five (5) smoking hubs has been established across Lagos state.

*Measured in kilograms, a total of 5,530.3KG of fresh fish has been processed in 113 transactions recorded between April - June 2023 across all 5 smoking hubs.*

**Over 21,800 smallholder farmers have been trained, of which more than 370 have gone through the trainer aptitude qualification.**



**Enugu State, May – June 2023**

**9 communities:** Ugwu-Aaron, Iva-valley, Ogbete, Aria, Enugwunator Uhueze Nnewe, Amaorji-Nike, Edem-Nike, Ibagwa-Nike, Umuchigbo



**Kwara State, May – June 2023**

**18 communities:** Erin-Ile, Igbo-Nla, Adanla, Oke-Ayo, Buari, Erinmope, Ekan-meje, Oke-Edo, Ora, Eleyoka, Ijagbo, Oke-Onijo, Igbaja, Idera, Afin, Araromi-Ipo, Idera, Koro.



**Imo State, May – June 2023**

**10 communities:** Owerri, Owerri North, Akwakuma, Ahiara, Egbu road, Nauru, Omuma, Okolochi, Orogwe, Irete



June 20-21, 2023

*Successful outing as the MLDC  
organizes the 8<sup>th</sup> Annual Symposium of  
the Nigerian Microfinance Platform  
(NMP)*



The symposium with the topic: Sustainable Finance, The Next Big Thing for Microfinance Institutions provided an opportunity for microfinance practitioners to engage with influential thought leaders, to gain expert insight and expand their network. Featuring groundbreaking discussions, innovative ideas and presentations, the event attracted participants from leading local and international financial institutions.

The 8<sup>th</sup> annual Symposium of the NMP organized by the MLDC proved to be a gateway to the future of finance, highlighting transformative concepts capable of revolutionizing the Nigerian financial sector.

The Nigerian Microfinance Platform (NMP) is the leading network of all major stakeholders of the Nigerian microfinance sub-sector. The network provides a common platform for MFBs, MFIs, Microfinance regulators and associations, credit bureaus, social investors, training & research institutions (management & Financial) as well as development organizations, to facilitate systemic exchanges, with the aim to build synergy in the interventions towards the development of the microfinance sub-sector.

The AFOS Foundation is a major promoter and development partner of the NMP.

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